CONTESTS, SWEEPSTAKES AND PRIZES

You've just gotten a post card in the mail that says you've won an award. To guarantee quick delivery of your prize, it says you must send in \$6.99 processing fee. But don't send in any money yet. Under North Carolina law, a company offering a contest or sweepstakes cannot require you to pay or purchase anything in order to win a prize. The offer could even be a scam.

Before you respond to a mailing, telephone call or e-mail that says you are a "guaranteed winner," consider these tips:

- Buying something does NOT improve your chances of winning a sweepstakes. They may make it *sound* like you have to buy something to improve your chances of winning, but you <u>don't</u>. You have an equal chance of winning regardless of whether or not you buy anything.
- Read the fine print. Bulk mailings go out to millions of people and try to make every person feel like a winner. So don't let words like "Finalist," "Congratulations," or "Personal and Confidential" fool you. Read the entire post card or email message carefully. There may be conditions or qualifications for winning written in tiny type or on the back of a mailing. If you're unsure of the wording or it sounds too good to be true, run it by a friend or relative.
- Check the postage. "Bulk rate" or "presorted first class" on an envelope or a postcard means that the same mailing has gone to thousands or even millions of people you are not really a specially selected finalist.
- **Look at the odds of winning.** Some of the major sweepstakes operators use "Sweepstakes Facts" to disclose the odds. If you read that "Awards and odds are: \$15,000 (1:4,000,000)," then your odds of winning are one in four million. Your chances of winning in a sweepstakes are like everyone else's <u>very</u>, <u>very</u> <u>slim</u>. Almost everybody is a sweepstakes *loser*, not a sweepstakes winner.
- **Look for "No purchase is necessary."** Remember, by law you do not have to buy anything to enter a sweepstakes.
- **Protect your personal information.** Never give away your credit card, bank account or social security numbers on an entry form or to a telephone solicitor.
- **Be cautious.** If you participate in a sweepstakes, your name, address and phone number may be sold to other solicitors.
- Never send money to telemarketers who say you've won a prize. Any prize award that requires you to first send money to cover taxes or other costs before the prize can be sent to you is a scam.

If you are being bombarded with sweepstakes offers you don't want, here's how to reduce the number you receive:

- Don't enter any sweepstakes or buy anything through a sweepstakes. Just throw the mailings away.
- Write the company running the sweepstakes and ask to be put on its "do not contact" list.
- Contact the Direct Marketing Association at the addresses below and request that your name be taken off mail marketing lists:

Direct Marketing Association Mail Preference Service Post Office Box 643 Carmel, New York 10512

[See also telemarketing fraud, telemarketing fraud tips]